

Information to identify the case:

Debtor 1	<u>Scott J. Wood</u>	Social Security number or ITIN	xxx-xx-8150
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nancy R. Wood</u>	Social Security number or ITIN	xxx-xx-1393
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-40153-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott J. Wood
dba Hollywood Atlantic Enterprises LLC

Nancy R. Wood
aka Nancy L. Rada, dba The Wood Law Firm
LLC

6/20/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Scott J. Wood
Nancy R. Wood
DebtorsCase No. 12-40153-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 63

Date Rcvd: Jun 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2018.

db/jdb
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513666844
515867422
513586602
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513586606
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+Scott J. Wood, Nancy R. Wood, 41 Kensington Road, East Hampton, NJ 08060-4344
+Bridget K. Dorney, Ansell Grimm & Aaron, PC, 1500 Lawrence Avenue, Ocean, NJ 07712-7629
+Fox Hill Condominium Association, Inc c/o Regency, 35 Clyde Road, Suite 102, Somerset, NJ 08873-5033
+Omat I REO Holdings, LLC, c/o Stern & Eisenberg, P.C., 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
+Alexander F. Barth, Esquire, 30 S. 17th Street, 19th Floor, Philadelphia, PA 19103-4010
Bayview Loan Servicing, LLC, P.O. BOX 1288, Buffalo, NY 14240-1288
+Chase, c/o Shapiro & Perez LLP, 14000 Commerce Okwy, Mount Laurel, NJ 08054-2242
+Chase, c/o Shapiro & Perez LLP, 14000 Commerce Pkwy, Mount Laurel, NJ 08054-2242
+Citibank, c/o Eichenbaum & Stylianou LLC, 10 Forest Ave, PO Box 914, Paramus, NJ 07653-0914
+Disciplinary Oversight Committee, PO Box 970, Trenton, NJ 08625-0970
+Doris Underwood, 1619 Route 206, Tabernacle, NJ 08088-8837
+Fidelity National Credit Services, 2421 North Glassell Street, PO Box 3051, Orange, CA 92857-0051
+Fox Hill Condo Assoc., 1 Black Pine Lane, Brielle, NJ 08730-1147
+Fox Hill Condominium Association, Inc., c/o Sage 1, LLC, 560 Main Street, Allenhurst NJ 07711-1231
+Foxhill Condo Assn, c/o Sage 1 LLC, 560 Main Street Unit 2G, Allenhurst, NJ 07711-1232
Foxhill Condo Assoc, Sage One, Neptune, NJ
+JPMorgan Chase Bank, National Association, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
LabCorp, PO Box 2240, Burlington, NC 27216-2240
+Larchmont Imaging Associates, c/o Apex Asset Managmetn, 1891 Santa Barbara Drive Ste 204, Lancaster, PA 17601-4106
+Lea Vellucci, 28 Parry Drive, Hainesport, NJ 08036-4886
Linebarger Goggan, PO Box 01-1861, Miami, FL 33101-1861
MCR Receivables, 5775 Roscoe Court, San Diego, CA 92123-1356
+Mt Holly Tax Collector, 23 Washington Street, Mount Holly, NJ 08060-1734
+Philadelphia Parking Authority, 909 Filbert Street, Philadelphia, PA 19107-3117
+STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
St Clare's Hospital, PO Box 35577, Newark, NJ 07193-5577
State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
+Steve Simmons, 22 Wembley Drive, Mount Laurel, NJ 08054-3117
US Department of Education, PO Box 530260, Atlanta, GA 30353-0260
+Virtua Health, 5 Eves Drive, Suite 200, Marlton, NJ 08053-3135
+Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
Wells Fargo Home Mortgage, c/o Zucker goldberg & Ackerman LLC, 200 Sheffield Street Ste 101, PO Box 1024, Mountainside, NJ 07092-0024
Yellow Book NJ, PO Box 579, Newark, NJ 07101-0579

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 21 2018 00:04:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 21 2018 00:04:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr
+EDI: DRIV.COM Jun 21 2018 03:33:00 Santander Consumer USA, Inc., P.O. Box 562088, Suite 900-North, Dallas, TX 75247, UNITED STATES 75356-2088
515963233
EDI: GMACFS.COM Jun 21 2018 03:33:00 Ally Financial f/k/a GMAC, PO Box 130424, Roseville MN 55113-0004
515867421
+E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 21 2018 00:05:22 Bayview Loan Servicing, LLC, 4425 Ponce DeLeon Blvd., Coral Gables, FL 33146-1837
513586598
EDI: VERIZONCOMB.COM Jun 21 2018 03:33:00 Bell Atlantic Mobile, PO Box 41556, Philadelphia, PA 19101-1556
513586597
EDI: CITICORP.COM Jun 21 2018 03:33:00 AT&T, PO Box 183051, Columbus, OH 43218-3051
513586599
+EDI: CAPITALONE.COM Jun 21 2018 03:33:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
513586600
EDI: CAPITALONE.COM Jun 21 2018 03:33:00 Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
513592529
+E-mail/Text: bankruptcy@cavps.com Jun 21 2018 00:05:18 Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
513586605
EDI: DISCOVER.COM Jun 21 2018 03:33:00 Discover, PO box 15316, Wilmington, DE 19850
513594655
EDI: DISCOVER.COM Jun 21 2018 03:33:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
513586607
+E-mail/Text: dlavacca@eastampton.com Jun 21 2018 00:05:55 Eastampton Township, Tax Office, 12 Manor House Court, Eastampton, NJ 08060-4379
513586612
+EDI: GMACFS.COM Jun 21 2018 03:33:00 GMAC, PO Box 380901, Bloomington, MN 55438-0901

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 63

Date Rcvd: Jun 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513586613 EDI: IRS.COM Jun 21 2018 03:33:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
513586614 EDI: CHASE.COM Jun 21 2018 03:33:00 JP Morgan Chase, 900 US Highway 9 North, Suite 401, Woodbridge, NJ 07095-1003
513586619 EDI: TSYS2.COM Jun 21 2018 03:33:00 Macy's, PO Box 4560, Carol Stream, IL 60197-4560
513586620 +EDI: TSYS2.COM Jun 21 2018 03:33:00 Macys, PO box 8218, Mason, OH 45040-8218
513586622 +E-mail/Text: maureen@MHMUA.COM Jun 21 2018 00:05:58 Mt Holly MUA, 29-37 Washington Street, PO box 486, Mount Holly, NJ 08060-0486
513603122 +EDI: OPHSUBSID.COM Jun 21 2018 03:33:00 OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513720149 +E-mail/Text: bankruptcynotice@franklincredit.com Jun 21 2018 00:04:17 Quarry Mortgage Trust I, Franklin Credit Management Corporation, 101 Hudson Street, 25th Floor, Jersey City, NJ 07302-3984
513586625 +EDI: CCS.COM Jun 21 2018 03:33:00 Quest Diagnostics, c/o Credit Collection Service, pO Box 9136, Needham, MA 02494-9136
513586626 EDI: RMCB.COM Jun 21 2018 03:33:00 Quest Diagnostics, c/o AMCA, PO Box 1235, Elmsford, NY 10523-0935
513586627 +EDI: IIC9.COM Jun 21 2018 03:33:00 S Jersey Emergency Physicians, c/o IC Systems, PO box 64378, Saint Paul, MN 55164-0378
513635893 +EDI: DRIV.COM Jun 21 2018 03:33:00 Santander Consumer USA, 8585 N Stemmons FW, Suite 1100N, Dallas TX 75247-3822
513613786 +EDI: DRIV.COM Jun 21 2018 03:33:00 Santander Consumer USA, P.O. BOX 560284, Dallas, TX 75356-0284
513586631 E-mail/Text: clientmgmt@signatureperformance.com Jun 21 2018 00:05:48 Tiburan Financial, c/o JP Chase, PO Box 770, Boys Town, NE 68010-0770
513586632 EDI: USBANKARS.COM Jun 21 2018 03:33:00 US Bank, 425 Walnut Street, Cincinnati, OH 45202-3923
514005941 EDI: ECMC.COM Jun 21 2018 03:33:00 US Department of Education, P O Box 16448, St Paul, MN 55116-0448
513586634 +EDI: VERIZONCOMB.COM Jun 21 2018 03:33:00 Verizon, c/o AFNI, PO Box 3097, Bloomington, IL 61702-3097

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr JPMorgan Chase Bank, National Association
cr Wells Fargo Bank, N.A.
513666846* +Alexander F. Barth, Esquire, 30 S. 17th Street, 19th Floor, Philadelphia, PA 19103-4010
513635892 ##Ocwen, PO Box 6440, Carol Stream IL 60197-6440

TOTALS: 3, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com
Brian C. Nicholas on behalf of Creditor Bayview Loan Servicing, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian E Caine on behalf of Creditor Mt. Holly MUA bcaine@parkermccay.com, BKcourtntices@parkermccay.com

District/off: 0312-3

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Fox Hill Condominium Association, Inc.
eak@hillwallack.com, jhanley@hillwallack.com
Eric Clayman on behalf of Debtor Scott J. Wood jenkins.clayman@verizon.net
Eric Clayman on behalf of Joint Debtor Nancy R. Wood jenkins.clayman@verizon.net
Jane P. Nylund on behalf of Debtor Scott J. Wood jenkins.clayman@verizon.net
Jane P. Nylund on behalf of Joint Debtor Nancy R. Wood jenkins.clayman@verizon.net
Jeffrey E. Jenkins on behalf of Debtor Scott J. Wood jenkins.clayman@verizon.net,
jenkins.clayman@verizon.net
Jeffrey E. Jenkins on behalf of Joint Debtor Nancy R. Wood jenkins.clayman@verizon.net,
jenkins.clayman@verizon.net
John R. Morton, Jr. on behalf of Defendant Santander Consumer USA Inc.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Jonathan B. Peitz on behalf of Creditor State of New Jersey Division of Taxation
Jonathan.Peitz@dol.lps.state.nj.us
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael Frederick Dingerdissen on behalf of Creditor Wells Fargo Bank, N.A.
nj.bkecf@fedphe.com
Stephanie F. Ritigstein on behalf of Debtor Scott J. Wood jenkins.clayman@verizon.net
Stephanie F. Ritigstein on behalf of Plaintiff Nancy R. Wood jenkins.clayman@verizon.net
Stephanie F. Ritigstein on behalf of Plaintiff Scott J. Wood jenkins.clayman@verizon.net
Stephanie F. Ritigstein on behalf of Joint Debtor Nancy R. Wood jenkins.clayman@verizon.net
Steven K. Eisenberg on behalf of Creditor Omat I REO Holdings, LLC bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 24